

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jerome Keith Holmes
Debtor

Case No. 19-04009-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 23, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 6
Total Noticed: 96

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID	Recipient Name and Address
db	+ Jerome Keith Holmes, 508 Latshmere Drive, Harrisburg, PA 17109-5805
5248422	+ ADRIAN L GRIFFIN, 21 N 17TH STREET, HARRISBURG, PA 17103-2315
5248426	+ ALLSTATE INSURANCE COMPANY, 2775 SANDERS ROAD, NORTHBROOK, IL 60062-6127
5248427	+ AMERICA'S AUTO AUCTION, 1100 S YORK STREET, MECHANICSBURG, PA 17055-4741
5248433	+ AUTOPART INTERNATIONAL INC, 1500 PAXTON STREET, HARRISBURG, PA 17104-2615
5248435	+ BARR CREDIT SERVICES, 5151 E BROADWAY BLVD, STE 800, TUCSON, AZ 85711-3775
5248438	++ CAPITAL REGION WATER, ATTN AR MANAGER, 3003 N FRONT STREET, HARRISBURG PA 17110-1224 address filed with court., CAPITAL REGION WATER, 100 PINE DRIVE, HARRISBURG, PA 17103
5248440	+ CARS BY DEALERS, 1698-B SOUTH QUEEN STREET, YORK, PA 17403-4633
5248444	+ CHRISTINA M BRUNO ESQ, 111 MONUMENT CIRCLE STE 2700, INDIANAPOLIS, IN 46204-5120
5248445	+ CITY OF HARRISBURG, BUR OF OPERATIONS & REVENUE, 10 NORTH SECOND STREET, HARRISBURG, PA 17101-1677
5248446	+ CITY OF HARRISBURG, TAX & ENFORCEMENT OFFICE STE 305-A, CITY GOVERNMENT CENTER, 10 N 2ND STREET, HARRISBURG, PA 17101-1677
5248449	+ COMMONWEALTH OF PA, DEPT OF BANKING AND SECURITIES, 17 N SECOND ST, STE 1300, HARRISBURG, PA 17101-1642
5248450	+ COMMONWEALTH OF PA, OFFICE OF ATTORNEY GENERAL, 15TH FLOOR, STRAWBERRY SQUARE, HARRISBURG, PA 17120-0001
5248451	+ COMMONWEALTH OF PENNSYLVANIA, COUNTY OF LEBANON, MDJ HONORABLE MARIE M DISSINGER, 502 STATE DRIVE, LEBANON, PA 17042-6340
5248452	+ COMMONWEALTH OF PENNSYLVANIA, COUNTY OF DAUPHIN, MDJ HONORABLE REBECCA JO MARGERUM, PO BOX 68, ELIZABETHVILLE, PA 17023-0068
5248456	CUNNINGHAM, CHERNICOFF & WARSHAWSKY, PC, 2320 N SECOND STREET, PO BOX 60457, HARRISBURG, PA 17106-0457
5343543	+ City of Harrisburg, Tax & Enforcement Office, 10 N. 2nd Street, Suite 305A, Harrisburg, PA 17101-1677
5248457	+ DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047
5248458	+ DAVID J JURKIEWICS ESQ, BOSE MCKINNEY & EVANS LLP, 111 MONUMENT CIRCLE STE 2700, INDIANAPOLIS, IN 46204-5120
5248459	+ DIANE DUFFY WOOLFORK, 2457 DOUGLAS STREET, HARRISBURG, PA 17103-2078
5248461	+ EAGLE'S CREST APARTMENTS, 1008 EAGLECREST COURT, HARRISBURG, PA 17109-4981
5248463	+ FAULKNER CADILLAC, 6726 CARLISLE PIKE, MECHANICSBURG, PA 17050-1711
5248465	+ FIRST DATA GLOBAL LEASING, 5565 GLENRIDGE CONNECTOR NE, SUITE 2000, ATLANTA, GA 30342-4799
5248467	+ GARDEN SPOT AUTO AUCTION, PO BOX 501, EPHRATA, PA 17522-0501
5248472	+ JERRIE E BENNETT, 631 WICONISCO STREET, HARRISBURG, PA 17110-2636
5248475	+ LKQ PENN MAR, 269 RIVER ROAD, PO BOX 97, YORK HAVEN, PA 17370-0097
5248478	+ MONICA L WASHINGTON, 508 LATSHMERE DRIVE, HARRISBURG, PA 17109-5805
5248479	+ MORGAN PROPERTIES, COLLECTION DEPARTMENT, 160 CLUBHOUSE RD, STE 9960, KING OF PRUSSIA, PA 19406-3388
5248481	+ MS HERSHEY MEDICAL CENTER, PATIENT FINANCIAL SERVICES, PO BOX 853 MC-A410, HERSHEY, PA 17033-0853
5248487	+ PA CENTRAL FCU, BK NOTICES/COLLECTIONS, PO BOX 248, PALMYRA, PA 17078-0248
5248489	PENN STATE HERSHEY MEDICAL CENTER, ATTN: PATIENT FINANCIAL SERVICES, MC A410, PO BOX 853, HERSHEY, PA 17033-0853
5248490	+ PEP BOYS EXPRESS, ATTN: BILLING, 3111 WEST ALLEGHENY AVENUE, PHILADELPHIA, PA 19132-1128
5248491	+ PINNACLE HEALTH EMERGENCY, 6880 W SNOWVILLE ROAD, SUITE 210, BRECKSVILLE, OH 44141-3255
5266356	+ Pa Central Federal Credit Union, 959 East Park Drive, Harrisburg, PA 17111-2894
5248495	+ QUILL CORP, 100 SCHELTER ROAD, LINCOLNSHIRE, IL 60069-3621

5248496 + REBECCA WALDEMAR, ESQ, CENTRAL PENNSYLVANIA LAW CLINIC, 3605 VARTAN WAY, HARRISBURG, PA 17110-9335
 5248497 SAKS FIFTH AVENUE, PO BOX 41649, PHILADELPHIA, PA 19101-1649
 5248498 + SAPURSTEIN & BLOCH PA, 9700 S DIXIE HWY, STE 1000, MIAMI, FL 33156-2863
 5248502 + THE RECEIVABLE MANAGEMENT SERVICES LLC, 2001 6TH AVENUE NO. 2200, SEATTLE, WA 98121-2558
 5248503 ++ UGI UTILITIES INC, ATTN CREDIT & COLLECTIONS, P O BOX 13009, READING PA 19612-3009 address filed with court:, UGI
 CORP, 225 MORGANTOWN RD, READING, PA 19611
 5248509 + WILLIAM L GRUBB ESQUIRE, 717 MARKET STREET STE 217, LEMOYNE, PA 17043-1581

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID cr	Notice Type: Email Address	Date/Time	Recipient Name and Address
	+ EDI: PRA.COM	Jan 23 2025 23:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5248423	+ Email/Text: EBNProcessing@afni.com	Jan 23 2025 18:55:00	AFNI INC, 1310 MARTIN LUTHER KING DRIVE, PO BOX 3427, BLOOMINGTON, IL 61702-3427
5248424	+ Email/Text: bk@afsacceptance.com	Jan 23 2025 18:55:00	AFS ACCEPTANCE LLC, MAIN ADDRESS, 1475 W CYPRESS CREEK RD, STE 300, FORT LAUDERDALE, FL 33309-1931
5248425	+ Email/Text: frank.abrignani@agaltd.com	Jan 23 2025 18:55:00	AG ADJUSTMENTS, 740 WALT WHITMAN ROAD, MELVILLE, NY 11747-2212
5248428	+ Email/Text: bankruptcy@acacceptance.com	Jan 23 2025 18:55:00	AMERICAN CREDIT ACCEPTANCE, 961 E MAIN STREET, SPARTANBURG, SC 29302-2149
5248429	+ EDI: ATTWIREBK.COM	Jan 23 2025 23:45:00	AT&T - BANKRUPTCY, 4331 COMMUNICATIONS DR, FIR 4W, DALLAS, TX 75211-1300
5248430	+ EDI: ATTWIREBK.COM	Jan 23 2025 23:45:00	AT&T MOBILITY, 15901 E SKELLY DRIVE (PHILA), TULSA, OK 74116-2809
5248431	+ EDI: CITICORP	Jan 23 2025 23:45:00	AT&T UNIVERSAL CARD, PO BOX 6500, SIOUX FALLS, SD 57117-6500
5248434	EDI: BANKAMER	Jan 23 2025 23:45:00	BANK OF AMERICA HOME LOANS, CUSTOMER SERVICE, PO BOX 5170, SIMI VALLEY, CA 93062-5170
5248436	+ Email/Text: updates@brennanclark.com	Jan 23 2025 18:55:00	BRENNAN & CLARK, 721 E MADISON, SUITE 200, VILLA PARK, IL 60181-3083
5248437	Email/Text: Bankruptcy@BAMcollections.com	Jan 23 2025 18:55:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5268047	EDI: BANKAMER	Jan 23 2025 23:45:00	Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785
5248439	+ Email/Text: carfaxbankruptcies@carfax.com	Jan 23 2025 18:55:00	CARFAX, 16630 COLLECTION CENTER DRIVE, CHICAGO, IL 60693-0166
5248447	EDI: PENNDEPTREV	Jan 23 2025 23:45:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5248447	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2025 18:55:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5248448	EDI: PENNDEPTREV	Jan 23 2025 23:45:00	COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5248448	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2025 18:55:00	COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946

5248453	+ Email/Text: compliance@contractcallers.com	Jan 23 2025 18:55:00	CONTRACT CALLERS INC, 501 GREEN STREET, 3RD FL STE 302, AUGUSTA, GA 30901-4415
5248454	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 23 2025 18:55:00	CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
5248455	+ EDI: CCS.COM	Jan 23 2025 23:45:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
5248504	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 23 2025 18:55:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5248460	EDI: DIRECTV.COM	Jan 23 2025 23:45:00	DIRECTV CUSTOMER SERVICE (p), BANKRUPTCY CLAIMS, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
5248476	Email/Text: Bankruptcy@coxinc.com	Jan 23 2025 18:55:00	MANHEIM, CORPORATE MAILING ADDRESS, 6325 PEACHTREE DUNWOODY RD NE, ATLANTA, GA 30328
5248477	Email/Text: Bankruptcy@coxinc.com	Jan 23 2025 18:55:00	MANHEIM AUTO AUCTION, 1190 LANCASTER ROAD, MANHEIM, PA 17545
5263578	EDI: DIRECTV.COM	Jan 23 2025 23:45:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5248462	+ Email/Text: bankruptcy@erieinsurance.com	Jan 23 2025 18:55:00	ERIE INSURANCE, COLLECTION DEPARTMENT, 100 ERIE INSURANCE PLACE, ERIE, PA 16530-0001
5248464	+ Email/Text: bankruptcy@fco.com	Jan 23 2025 18:55:00	FCO, 12304 BALTIMORE AVE, #E, BELTSVILLE, MD 20705-1314
5248466	+ Email/Text: bankruptcy@fultonbank.com	Jan 23 2025 18:55:00	FULTON BANK, 1695 STATE STREET, PO BOX 432, EAST PETERSBURG, PA 17520-0432
5259456	+ Email/Text: bankruptcy@fultonbank.com	Jan 23 2025 18:55:00	Fulton Bank, N.A., One Penn Square, Lancaster, PA 17602-2853
5248468	+ EDI: PHINGENESIS	Jan 23 2025 23:45:00	GENESIS FINANCIAL SOLUTION, PO BOX 4480, BEAVERTON, OR 97076-4480
5248469	Email/Text: HWIBankruptcy@hunterwarfield.com	Jan 23 2025 18:55:00	HUNTER WARFIELD, 4620 WOODLAND CORP BLVD, TAMPA, FL 33614-2415
5248470	EDI: IRS.COM	Jan 23 2025 23:45:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5259860	+ Email/Text: gbechakas@outlook.com	Jan 23 2025 18:55:00	Intercoastal Financial LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117
5248441	Email/Text: info@pamd13trustee.com	Jan 23 2025 18:55:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5248442	EDI: JPMORGANCHASE	Jan 23 2025 23:45:00	CHASE HOME FINANCE, BANKRUPTCY DEPARTMENT, 3415 VISION DRIVE, COLUMBUS, OH 43219
5248443	EDI: JPMORGANCHASE	Jan 23 2025 23:45:00	CHASE SLATE, PO BOX 15123, WILMINGTON, DE 19850-5123
5257171	+ Email/Text: RASEBN@raslg.com	Jan 23 2025 18:55:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5248474	+ EDI: PHINGENESIS	Jan 23 2025 23:45:00	KAY JEWELERS, GENESIS FS CARD SERVICES, PO BOX 4485, BEAVERTON, OR 97076-4485
5248480	^ MEBN		

District/off: 0314-1
Date Rcvd: Jan 23, 2025

User: AutoDocke
Form ID: 3180W

Page 4 of 6
Total Noticed: 96

		Jan 23 2025 18:44:54	MRS ASSOCIATES INC, 1930 OLNEY AVE, CHERRY HILL, NJ 08003-2016
5248482	^ MEBN	Jan 23 2025 18:45:00	NES, 2479 EDISON BLVD, UNIT A, TWINSBURG, OH 44087-2476
5248483	+ Email/Text: bankruptcy@discoverdsc.com	Jan 23 2025 18:55:00	NEXT GEAR CAPITAL INC, 1320 CITY CENTER DRIVE, STE 100, CARMEL, IN 46032-3816
5248484	+ Email/Text: bankruptcy@discoverdsc.com	Jan 23 2025 18:55:00	NEXTGEAR CAPITAL INC, C/O MICHAEL G. GIBSON, ESQ, 1320 CITY CENTER DR, STE 100, CARMEL, IN 46032-3816
5248488	+ EDI: SYNC	Jan 23 2025 23:45:00	PAY PAL CREDIT, BK NOTICES, PO BOX 5138, TIMONIUM, MD 21094-5138
5248492	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 18:55:00	PNC BANK, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222
5248493	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 18:55:00	PNC BANK NA, BK NOTICES, PO BOX 94982, CLEVELAND, OH 44101-0570
5276027	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2025 18:55:00	PNC Bank, N.A., P.O. Box 94982, Cleveland OH 44101
5267044	EDI: PRA.COM	Jan 23 2025 23:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5248494	^ MEBN	Jan 23 2025 18:45:01	PPL ELECTRIC UTILITIES, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
5254926	EDI: PENNDEPTREV	Jan 23 2025 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5254926	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2025 18:55:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5248499	Email/Text: bankruptcy@sequium.com	Jan 23 2025 18:55:00	SEQUIUM, 1130 NORTHCHASE PKWY, MARIETTA, GA 30067
5249098	^ MEBN	Jan 23 2025 18:45:04	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5271719	+ EDI: AISACG.COM	Jan 23 2025 23:45:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5248501	+ Email/Text: BankruptcyNotice@westlakefinancial.com	Jan 23 2025 18:55:00	TAHISHA LAVETTE ELLIS, C/O WESTERN FUNDING, 3915 E PATRICK LANE, LAS VEGAS, NV 89120-3911
5248505	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 23 2025 18:55:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5248506	+ EDI: CITICORP	Jan 23 2025 23:45:00	UNVL/CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5248507	+ Email/Text: BankruptcyNotice@westlakefinancial.com	Jan 23 2025 18:55:00	WESTERN FUNDING INC, 3915 E PATRICK LANE, LAS VEGAS, NV 89120-3965
5248508	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 23 2025 18:55:00	WESTLAKE FINANCIAL, 4751 WILSHIRE BLVD STE 100, LOS ANGELES, CA 90010-3847

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5248486		NONE
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	Fulton Bank, N.A., One Penn Square, Lancaster, PA 17602-2853
cr	*+	Pa Central Federal Credit Union, 959 East Park Drive, Harrisburg, PA 17111-2894
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5248471	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5248485	*+	NEXTGEAR CAPITAL INC, C/O MICHAEL G GIBSON, ESQ, 1320 CITY CENTER DR, STE 100, CARMEL, IN 46032-3816
5248432	##+	AUCTION CREDIT ENTERPRISES LLC, 14951 DALLAS PARKWAY STE 200, DALLAS, TX 75254-6883
5248473	##+	KATHY O'NEAL-SLOANE, 2010 GREEN STREET, HARRISBURG, PA 17102-2127
5248500	##+	SHALAKEMIA MOFFITT, 2111 SUNFLOWER DRIVE, HARRISBURG, PA 17110-9013

TOTAL: 1 Undeliverable, 8 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Bret P Shaffer	on behalf of Creditor Pa Central Federal Credit Union bshaffer@ssbc-law.com
Denise E. Carlon	on behalf of Creditor Bank Of America N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Jerome Keith Holmes DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubilee bk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kara Katherine Gendron	on behalf of Debtor 1 Jerome Keith Holmes karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubilee bk.net
Marc A. Hess	on behalf of Creditor Fulton Bank N.A. bankruptcy@henrybeaver.com, hess@henrybeaver.com
Thomas Song	on behalf of Creditor Bank Of America N.A. tomysong0@gmail.com

District/off: 0314-1
Date Rcvd: Jan 23, 2025

User: AutoDocke
Form ID: 3180W

Page 6 of 6
Total Noticed: 96

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Jerome Keith Holmes

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0016

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04009-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Jerome Keith Holmes
dba JKH Enterprise, fdba Reliable Auto Sales1/23/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.